



# OFFICE OF INSURANCE AND SAFETY FIRE COMMISSIONER

**JOHN W. OXENDINE**  
COMMISSIONER OF INSURANCE  
SAFETY FIRE COMMISSIONER  
INDUSTRIAL LOAN  
COMMISSIONER  
COMPTROLLER GENERAL

SEVENTH FLOOR, WEST T  
FLOYD BUILDING  
2 MARTIN LUTHER KING JR  
ATLANTA, GEORGIA 30  
(404) 656-2056 or (404) 656  
[www.gainsurance.org](http://www.gainsurance.org)

## DIRECTIVE

**05-EX-1**

**TO:** Georgia Domestic Insurers

**FROM:** John W. Oxendine  
Insurance and Safety Fire Commissioner

**DATE:** September 2, 2005

**RE:** Hurricane Katrina

As you know, federal disaster areas have been declared in Louisiana, Mississippi, and Alabama because of Hurricane Katrina. Individuals in these areas have suffered devastating losses and require special consideration with regard to their insurance needs.

Accordingly, the Georgia Insurance Department expects Georgia insurers with policyholders in these areas to promptly pay claims resulting from this natural disaster and to exercise leniency in dealing with affected individuals who may experience difficulty paying premiums. Additionally, the Department expects Georgia domiciled insurers to work closely and fully cooperate with regulatory authorities in order to help individuals in these affected areas.

Should you have any questions or need additional information, please contact the Consumer Services Division of the Office of Commissioner of Insurance at (404) 656-2070 or 1-800-656-2298.

If you are an individual with a disability and wish to acquire this document in an alternative format, contact the ADA Coordinator, Office of Commissioner of Insurance, 2 Martin Luther King Jr. Drive, Atlanta, Georgia, 30334. Telephone Number (404) 656-2056.

A handwritten signature in black ink, reading "John W. Oxendine". The signature is fluid and cursive, with the first letters of the first and last names being capitalized and prominent.

---

JOHN W. OXENDINE  
COMMISSIONER OF INSURANCE  
STATE OF GEORGIA